

**I Claim:**

1. (Currently amended) The method of implementing such Disposable Financial Tools (DFT) system with a payment processing system, includes providing two sets of numbers, when using An IEI and ISP card using A central number as a primary number (public key/Queen number) and a unique number, which is a secondary number such as (June Drone/exit number and sleek number). DFT is distributed in check style format card system and or a potable remote financial apparatus format, with the capability of having Internet access/download and voice/talk VIA Internet. To make a Payment is made, When the using sleek number, Queen and June Drone number when integrate or come together to carry out a transaction. After stimulating with the 3 to 4 digit number representing the issuing bank on IEI network. By merging on the IEI network and then into or Banking system, when the unique number is equal to the same and or matching the sets of specific numbers with those in the IEI network and or on the banking system, or in the IEI network, after submitting on a web template will and approved, or whenever the Exit (June Drone) numbers (bundle number) are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system and or IEI network, it, Unique number exit the account as a none working number. Processing Disposable financial tools with control function, for exit number (June Drone number) sleek number and check number after gaining access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the banking system and or IEI network, as a built in safety. In order to prevent DFT with the same sets of secondary or exit number from gaining access to the banking system and or IEI network again. IEIcard holder making purchase without reviling his account number to the seller, and requesting payment with the IEIcard issuer lender/bank on behalf of the Licensee or merchant. IEI card does not carry issuer routing number and end user account number. Queen number is made up of the Routing number, transit number and PYN. The Drones number (secondary /exit number) is a Serial or an ATV number. Purchaser can view merchant IEI Card Web template license number. Sleek check works 50% like a check and 50 % like a credit card. When using a Sleek Check (midget check), none-deposited disposable electronic check (NDDCE) or Avycheck (advance check). Check number is reviled after processing. A check and credit card look-alike, with a magnetic strip and does not requires a payee signature or an endorsement at the back in a transaction, but carries a unique number call a sleek number unlike a check number hidden under the magnetic strip. Sleek card in disposable form, primary (sleek-P) and (sleek-G) bearing the account holders name as an option. Sleek-P does not display a figure amount unlike Sleek -G. But sleek-G carry's up to 5 usages which can be optional, with it cash or credit balance displaying in front of a cashier where when used. End user placing a mark in the used / void box after a DFT is used. DFT integrated with cash and credit account. A special card for Telemarketing purchase.
2. (Currently amended) The method of claim 1 wherein said two sets of numbers are used in making payments with Disposable Financial Tools. An IEI and ISP card using a 3 to 4 digit number representing the issuing bank on IEI network, when a Queen and Drone number, and the way in which they work using a specific number. The Queen and Drone number entered must be the same or exactly equal those on the

IEI network and or must matching those on the Banking system to be approved and in order for the drone (exit) number to exit the account on the IEI network and or the banking system. Sleek check works 50% like a check and 50 % like a credit card. The payee ~~and the payer~~ does not endorse the check it, neither deposit it in order for the payee to be paid. A Sleek G card, the cashier can see how many times the card has been used and total amount used. The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact. When an IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen ~~or Drone~~ numbers and does not have any access to the account ~~secondary~~ number on the lender network or Ieicard system or web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.

3. (Currently amended) The method of an IEIcard web template, purchaser can view the merchant license number, phone number and address of the licensee, checking to see if it is the authenticity genuine of the license number.

4. (Currently amended) The method of claim 1, processing Disposable financial tools using a control function, that when secondary number (unique number) such as ~~Jone~~ Drone number and sleek number, gain access, process and approved, they become **disabled** and altered or drop off or lock and exile automatically from the IEI network and or banking system network, as a built in safety in a cash and credit account. In order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system and IEI network again. Thus making Drone number accessible working life valid to its unique number for transaction.

5. **Disposable Financial Tools (DFT).** (Currently amended) claim 1, where as said two sets of numbers are used in making payment or purchase with Disposable Financial Tools. IEI card issued as a unique standalone system, only the unique exit number and amount is entered in a transaction. When end user submit a Drone number and amount, it integrate with the account number and issuer routing number in the background which is unnoticed and unseen to the end user and merchant on IEI network, then merge into the banking system. Using multiple lenders, the bundled numbers integrate on the private network (IEI network) with the issuer or lenders routing number, then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into banking system. Thus carrying out transaction with queen and exit number, without the end user reveling his account number to the seller or Web site, using an IEI and ISP card. And as said in claim 1. Disposable Financial Tools with payment process and web card that doesn't revel the account number in Internet transaction. Only end user specific card number (exit number) would be reviled to merchant in a transaction using IEI payment gateway. Card is charge back by entering the bundle Queen and Drone number with the amount and approved number as an option. Disposable Financial Tools, gift card system with cards pre-issued to account holders, with a used or void box on it, for cashier to check void when used. give required only The account holder is required the power or control to write gift card receptions name

and amount 24x7, on the gift-cards with a signature option. ~~without the help or making a request to the issuer to do so. that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.~~

6. New claim. A potable electronic financial apparatus with voice/talk capability VIA Internet. And or with or without remote function, carrying embedded unique numbers for savings, credit card, check book/check numbers and or other account numbers. The said numbers can be displayed on the said device. Such device has a two-way communication (transmitter and receiver). End user will enter the total amount purchase on the device or after the device sends the Drone/exit, check number to the gateway, the purchase amount will automatically send back to/on the said apparatus with the seller/merchant name and license number.

7. New claim. As said in claim 1, when secondary number is entered on the gateway, the primary numbers are unseen by the merchant and end user or hidden in the background. And stimulated/popup from the data base when a secondary number is entered correctly.

8. New claim. The process in which Iei secondary number (Drone/exit, card, check or other account number are distribute and the way in which they work or by which an end user take the said secondary number from a potable electronic apparatus display/ viewable screen to carry out a transaction by pressing or touching pay/send.

9. New Claim A method of using DFT in paper and plastic with a check style formatted card system on a portable electronic device with financial account, such accounts as checking account, credit card account, and saving account used on the web to carry out Internet transaction, without ever displaying the account number in the process, neither in a charge back process.

10. New Claim Where as said in claim # 4 using a check, saving and credit card account on an electronic checkbook, electronic check, and electronic card/credit card with DFT process, in person and or manually entered on the web. The Drone number working life is valid to its uniqueness in a transaction. When a check is used from a potable electronic checkbook or electronic card/credit card apparatus and automatically debited its self or manually debited before an end user can have access to used another check/Exit (Drone) number.

11. New Claim. By using DFT on the said device, end user reduce time entering excessive numbers in a transaction by entering only the Drone/bundle number and or pressing or touching pay/send on the electronic apparatus. A transaction can be done with as little as three (3) digits without ever entering the account number.

12. New Claim. The process by which the portable apparatus and the payment gateway communicate with each other. The payment gateway sends out a signal with its unique number and or the payee name/license number. When the signal is received/captured (pickup) by the hand held device it displays its readiness to engage with the payment gateway by displaying the payee's name/license number and or Drone/bundled number, or a light/word(s) e.g. waiting, ready or send/pay. End user will touch/press pay or send to send the Drone/exit number to the payment gateway.

13. New Claim. The process by which checks are written and debited automatically and or manually on a portable electric checkbook apparatus and or after receiving the payee's name and or license number, by pressing save, debit, Web/I or used, for the used check/Drone number to be debited on the electronic checkbook/financial device and or to cleared.

14. New Claim. Where as said in claim #6, a potable electronic apparatus with remote function carrying multiple financial account from multiple issuers with the capability of adding new account update/downloadable function. And when used in the form of a ticket/pass, it can be updated at the said gateway. End user also has the capability of switching to and from/between various accounts to pay or for paying with multiple accounts for a single transaction. The said potable electronic financial apparatus talk/voice VIA Internet is compatible only with a said potable electronic device carrying Internet voice/talk VIA Internet.

15. New Claim. The process by pressing or touching Web/I after the device is unlock and the type of account is chosen, the viewable screen would automatically display a check or Drone/bundled number from the said account to be used on the Web. After the number has been used, end user would press used, the device will ask to enter payee name/license number. End user will enter payee name/license number and press/touch save to keep a record of the transaction.

16. New Claim. As said in claim #1, a method of carrying out or making financial transistor secure by adding at less two sets of numbers to financial account. A primary number (Central/ Queen Number) and a secondary number (Drone/ Exit Number) to form disposable financial tools (DFT). The said queen/Q number and Drone/D numbers are embedded/implanted with the various accounts in/on the said potable apparatus.

17. New Claim. Wherein said in claim # 14, using the said electronic apparatus in a transaction, as a simple use apparatus, the user would point the device towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or none black light from the said apparatus, the device indicates by displaying a light or the word logon, ready/set. End user will press or touch pay/send to send or submit the encrypted check/check number and or card/Drone or bundled number to the payment gateway.

18. New Claim. As said in claim #6 using a portable electronic device carrying a passport and drivers license embedding in it or having an electronic apparatus carrying Government and or other photo I.D. on the said portable electronic apparatus.

19. New Claim Wherein said in claim #1 using a portable electronic apparatus carrying unique numbers, embedded with multiple financial accounts, using queen and Drone number to carry out unique secured transaction that can not be duplicated. The said device apparatus carry a unique number to identify the said device that carry the embedded financial account with their queen and Drone number. The said potable device has the capability of architecture or enabled for carrying talk/voice VIA Internet.

20. New Claim. Where as said in claim #17, a method of implementing a system to prevent multiple payment gateways and or card readers from reading and or capturing the same signal at the same time from

/on the same single potable electronic check/checkbook and or card/credit card device or apparatus, is to have the apparatus RFID/infrared signal point to the payment gateway and or card reader door. If the corresponding signal from the said device is compatible with/too the payment gateway or card reader, the payment gateway door will automatically open to receive the Drone/bundled number. After the Drone/bundled number has been readxX and or send from under black light and or none black light on the said potable apparatus, the display viewable screen would show the word, readXX, done or a light would be turned on automatically on the potable apparatus. User would press/touch ok to clear the viewable display for the Drone/bundled number to automatically be debited on the checkbook on the said device.